

Form 132 – 13sum

UNITED STATES BANKRUPTCY COURT

District of New Jersey
MLK Jr Federal Building
50 Walnut Street
Newark, NJ 07102

Case No.: 25-12708-SLM
Chapter: 13
Judge: Stacey L. Meisel

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

James S. Kneisel
753 Garden St
Rahway, NJ 07065

Janet M. Kneisel
753 Garden St
Rahway, NJ 07065

Social Security No.:
xxx-xx-1959

xxx-xx-4306

Employer's Tax I.D. No.:

NOTICE OF HEARING ON CONFIRMATION OF PLAN

Date: 5/28/25
Time: 08:30 AM
Location: Courtroom 3A, Martin Luther King Jr. Federal Building, 50 Walnut Street, Courtroom 3A,
Newark, NJ 07102

An objection to confirmation of the plan, including any motions referenced therein to avoid judicial liens under 11 USC section 522(f) and/or to avoid liens and reclassify claims in whole or in part, shall be filed and served seven days before confirmation. Filing a motion for relief from the automatic stay will not be considered an objection to the confirmation.

If, at the confirmation hearing, it is determined that the debtor's plan is not confirmable, the case may be dismissed or converted.

A copy of the Plan will follow this notice.

Dated: April 3, 2025
JAN: mlc

Jeanne Naughton
Clerk, U. S. Bankruptcy Court

In re:
James S. Kneisel
Janet M. Kneisel
Debtors

Case No. 25-12708-SLM
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin

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Date Rcvd: Apr 03, 2025

Form ID: 132

Total Noticed: 19

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 05, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ James S. Kneisel, Janet M. Kneisel, 753 Garden St, Rahway, NJ 07065-1810
520587620	+ Linton Fcu, 61 E Park Dr, Tonawanda, NY 14150-7844
520587622	McCalla Raymer Leibert Pierce, LLC, 485 Route 1 S. , Bld. F, Suite 300, Iselin, NJ 08830
520587626	++ STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245 address filed with court:, State of New Jersey, PO Box 283, Trenton, NJ 08602

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Apr 03 2025 21:35:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Apr 03 2025 21:35:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
520587607	+ Email/PDF: ADVS_EBN_BKR_AUTO@advs.aidvantage.com	Apr 03 2025 21:48:23	Aidvantage, Attn: Bankruptcy, Po Box 300001, Greenville, TX 75403-3001
520587610	+ Email/Text: bk@avant.com	Apr 03 2025 21:35:00	Avant/WebBank, 222 North Lasalle Street, Suite 1600, Chicago, IL 60601-1112
520587611	Email/Text: bankruptcy@collegeave.com	Apr 03 2025 21:33:00	College Ave Student Loans, Attn: Bankruptcy, 233 N. King Street, Suite 400, Wilmington, DE 19801
520587614	+ Email/PDF: creditonebknofications@resurgent.com	Apr 03 2025 21:37:16	Credit One Bank, Attn: Bankruptcy Department, 6801 Cimarron Rd, Las Vegas, NV 89113-2273
520587616	+ Email/Text: mrdiscen@discover.com	Apr 03 2025 21:33:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
520587617	+ Email/Text: GenesisFS@ebn.phinsolutions.com	Apr 03 2025 21:35:00	Genesis FS Card Services, Attn: Bankruptcy, Po Box 4477, Beaverton, OR 97076-4401
520587619	Email/Text: sbse.cio.bnc.mail@irs.gov	Apr 03 2025 21:34:00	Internal Revenue Service, PO Box 21126, Philadelphia, PA 19114
520587621	Email/Text: camanagement@mtb.com	Apr 03 2025 21:34:00	M&T Bank, PO Box 64679, Baltimore, MD 21264
520587623	+ Email/Text: Mercury@ebn.phinsolutions.com	Apr 03 2025 21:33:00	Mercury/FBT, Attn: Bankruptcy, Po Box 84064, Columbus, GA 31908-4064
520587624	+ Email/PDF: cbp@omf.com	Apr 03 2025 21:48:04	OneMain Financial, Attn: Bankruptcy, Po Box 142, Evansville, IN 47701-0142
520587625	Email/Text: Bankruptcy.Notices@pnc.com	Apr 03 2025 21:33:00	Pnc Mortgage, Attn: Bankruptcy, 8177 Washington Church Rd., Dayton, OH 45458

District/off: 0312-2

User: admin

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Date Rcvd: Apr 03, 2025

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520587627 ^ MEBN

Apr 03 2025 21:24:07

Sunbit Financial, Attn: Bankruptcy, 10880
Wilshire Blv Suite 870, Los Angeles, CA
90024-4109

520587628 Email/Text: bankruptcies@uplift.com

Apr 03 2025 21:33:00

Uplft/cb, Attn: Bankruptcy, 440 N. Wolfe Road,
Sunnyvale, CA 94085

TOTAL: 15

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
520587608	*+	Aidvantage, Attn: Bankruptcy, Po Box 300001, Greenville, TX 75403-3001
520587609	*+	Aidvantage, Attn: Bankruptcy, Po Box 300001, Greenville, TX 75403-3001
520587612	*P++	COLLEGE AVE STUDENT LOANS, 233 N KING STREET, SUITE 400, WILMINGTON DE 19801-2545, address filed with court:, College Ave Student Loans, Attn: Bankruptcy, 233 N. King Street, Suite 400, Wilmington, DE 19801
520587613	*P++	COLLEGE AVE STUDENT LOANS, 233 N KING STREET, SUITE 400, WILMINGTON DE 19801-2545, address filed with court:, College Ave Student Loans, Attn: Bankruptcy, 233 N. King Street, Suite 400, Wilmington, DE 19801
520587615	*+	Credit One Bank, Attn: Bankruptcy Department, 6801 Cimarron Rd, Las Vegas, NV 89113-2273
520587618	*+	Genesis FS Card Services, Attn: Bankruptcy, Po Box 4477, Beaverton, OR 97076-4401

TOTAL: 0 Undeliverable, 6 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 05, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 3, 2025 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
John A. Underwood	on behalf of Debtor James S. Kneisel johnunderwood@comcast.net Ardith@southjerseylawyers.com
John A. Underwood	on behalf of Joint Debtor Janet M. Kneisel johnunderwood@comcast.net Ardith@southjerseylawyers.com
Marie-Ann Greenberg	magecf@magtrustee.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5